J. Napor - by Mr. Sieminski

didn't have the money because they owed us old money and they needed additional credit, so it was obvious to us that they had no cash.

Q. In other words, under those circumstances you felt like requesting cash up-front prior to duplication would be wasting your time?

A. They didn't have money to pay the old bill.

Q. So you sent a blank account application to Mr. Parkinson and it is your understanding he filled it out and sent it back. It is Exhibit A of the Complaint.

A. That makes it easier. Yes. Mr. Parkinson filled it out on July 24, 1998.

Q. Mr. Parkinson listed three trade references and two laboratories/video facilities previously used.

Did you talk to any of the trade references, and when I say you, did you on behalf of WRS or to your knowledge anyone else at WRS talk to any of those trade references?

A. I did not and I don't know if anyone else did.

EXHIBIT 20